WALKER LANE

FINANCIAL SERVICES GUIDE

Walker Lane | AFSL 509305

Version 5.0 | 17 November 2025

Understanding the advice process and our relationship with you

PURPOSE

This **Financial Services Guide** (FSG) explains the financial services and advice provided by Walker Lane Pty Ltd (Walker Lane) and your Financial Adviser (Adviser), who is an authorised representative of Walker Lane. The FSG provides information on what to expect during the financial advice process including the types of documents you are likely to receive, how we manage privacy, related parties and potential conflicts of interests, and how we manage complaints.

This FSG should be read in conjunction with the **Adviser Profile**. The Adviser Profile contains important information about your Adviser including relevant authorised representative number, qualifications, experience, areas of authorisation, how they get paid and fees that you may be charged. If you have not received an Adviser Profile, please ask your Adviser for a copy, or contact us directly.

Please take the time to review both the FSG and Adviser Profile before engaging our services.

Throughout this FSG, Walker Lane Pty Limited is referred to as “we”, “us”, “our” or any variations. The term “Adviser” refers to Walker Lane Pty Limited’s authorised representatives.

NOT INDEPENDENT

Walker Lane and our Advisers may receive commissions associated with the issue of life insurance products.

We may recommend that you invest in a financial product where Agentia, an associated entity, receives benefits as investment management fees.

We may receive benefits from product issuers.

For these reasons, we do not represent ourselves as independent, impartial or unbiased.

Please refer to the ‘Remuneration’ section for more information.

HOW TO CONTACT US

Walker Lane Pty Ltd
ABN 70 626 199 826

PO Box R1226, Royal Exchange NSW 1225
Level 18, 1 Margaret Street Sydney NSW 2000

(02) 9135 2935
ops@walkerlane.com.au
www.walkerlane.com.au

FINANCIAL SERVICES AND PRODUCTS WE CAN PROVIDE

Walker Lane can offer the following services and products. Your Adviser's specific authorisations are included within their personalised Adviser Profile.

Walker Lane Pty Limited is licensed to provide financial product advice on the following services:

- Wealth creation strategies
- Life insurance advice
- Superannuation strategies
- Debt reduction strategies
- Cash flow management
- Retirement planning
- Aged care strategies
- Estate planning strategies
- Tax (financial) advice

We can advise in the following products:

- Basic deposit products
- Debentures, stocks and bonds
- Life insurance (personal and business)
- Managed investments
- Investor Directed Portfolio Services (IDPS)
- Retirement Savings Accounts (RSA)
- Securities
- Standard margin lending
- Superannuation
- Self-managed superannuation funds

THE ADVICE PROCESS AND DOCUMENTS YOU MAY RECEIVE

Your Adviser will guide you through the advice process. This includes the following steps:

Engagement and Discovery

In the initial stages of the advice process your Adviser will work with you to define your financial goals and objectives, and gather relevant information required to provide you appropriate advice.

Your Adviser will generally collect relevant information within a **Client Data Form** and file notes. You can expect to be asked questions related to your income, expenses, assets, liabilities, insurances and superannuation. It is important that you provide accurate information and keep your Adviser informed of any changes to your relevant circumstances. Your Adviser will ask you to consent to your personal information being collected and stored. Please refer to the 'Privacy' section for more information on how we manage your privacy.

Where your goals relate to investment or superannuation advice your Adviser will also work with you to define your level of risk tolerance. A **Risk Profile Questionnaire** may be used to document and agree upon your level of risk tolerance.

Your Adviser may also use an **engagement document** to define the arrangement with you, and the fees that may apply.

Your Adviser will also need to verify your identity to comply with Anti-Money Laundering and Counter Terrorism Financing laws.

Strategy and Personal Advice

After obtaining relevant information, your Adviser will conduct research and develop a strategy to assist you to meet your goals and objectives. The strategy is typically developed utilising specialised financial planning software.

Where personal financial product advice is being provided, the strategy will be documented in a **Statement of Advice**. The Statement of Advice will include amongst other things, the basis of the advice, explanation of the strategies and products recommended and relevant disclosures including costs of advice and products. The Statement of Advice includes an authority to proceed section where you can consent to proceed with the recommendations.

Where a financial product has been recommended, you will generally be provided with a copy of the relevant **Product Disclosure Statement (**PDS). The PDS includes detailed information on the financial product including features, benefits, conditions, costs and cooling off rights (if applicable).

Implementation

Where you elect to proceed with the recommendations your Adviser will work with you to implement the strategy. This may include liaising with various insurance, superannuation, or investment product issuers.

Where the recommendations include the purchase of a new financial product, your Adviser will work with you to complete the relevant **Product Application Form**. This may be online, or paper based.

Where the recommendations include the purchase of an insurance policy, you may also need to complete a **Health Questionnaire**. This could be online, paper-based or over the phone. It is important to disclose any health or personal matters truthfully. Failure to disclose certain matters may result in a claim being denied.

GENERAL ADVICE

Your Adviser may provide you with general advice that does not consider your personal circumstances, needs or objectives. Your Adviser will give you a warning when they provide you with general advice. You should consider whether you need personal advice which takes into account your individual situation before you make any decisions.

FURTHER ADVICE

Depending on your relevant circumstances, you may require further advice such as adjustments to superannuation contributions, insurance benefit amounts, or a review of your strategy.

Further advice can generally be documented in a **Record of Advice** and relevant file notes. In some instances, a Statement of Advice may be required. You may request, in writing, a copy of any advice document up to seven (7) years after the advice has been given.

An **Ongoing Fee Arrangement** may be utilised to formalise the ongoing services that your Adviser has agreed to provide for a fee.

Alternatively, you may agree to a **Fixed Term Arrangement** with your Adviser. This arrangement will outline the services you will be provided for a fee over a specific term not greater than 12 months.

You may be required to sign a **Consent Form** that is provided to your relevant investment or superannuation provider. The Consent Form will detail the services offered and estimated fees for the next 12 months.

You may cease any fee arrangements or disengage from your Adviser by providing written notice to your Adviser or product issuer.

HOW TO PROVIDE INSTRUCTIONS

Your Adviser may accept your instructions by phone, letter, or email. In some instances, your Adviser can only accept written instructions from you, and they will let you know when this is required. Your Adviser will also need to verify your identity prior to acting on instructions.

REMUNERATION

Before providing you with advice, your Adviser will agree with you the fees that apply and explain any benefits we receive.

Your Adviser

The cost of providing financial advice or service to you will depend on the nature and complexity of the advice, financial product and/or service provided. Your Adviser or the financial planning business may be remunerated by:

- Advice and service fees paid by you
- Commissions paid by insurance providers

Please refer to the Adviser Profile for more detailed estimates and ranges of fees and commissions.

All fees and commissions are initially paid to Walker Lane before being distributed to your Adviser or to the financial planning business.

Your Adviser may also receive non-monetary benefits which include benefits of less than $300, benefits related to education and training (including attendance at professional development days and conferences), and provision of software related to the financial products being recommended.

Any referral arrangements or related party arrangements your Adviser has in place will be disclosed in the Adviser Profile and your Statement of Advice.

The Licensee

Walker Lane receives a split of advice fees and insurance commissions and/or a flat fee per Adviser per practice for the provision of services required under its AFSL.

Walker Lane and its related companies may receive payments or benefits from product providers in return for granting rights such as being recognised as a sponsor and the right to promote their product and give presentations at conferences and/or professional development training days.

Payments or benefits received are disclosed in a register. A copy of the register is available upon request.

Related Parties

Approved Product List

Walker Lane’s Approved Product List contains a range of financial products and investment platforms from product providers not associated with Walker Lane.

We are generally only permitted to recommend financial products and investment platforms on the Approved Product List, however, we can recommend other products and services to you where it suits your objectives, financial situation and needs.

Any other relationships or associations we have that may influence our advice to you will be disclosed in the Adviser Profile, attached to this FSG.

<u>Education, training & technology partners</u>

Walker Lane may receive payments or benefits from product providers in return for granting rights such as being recognised as a sponsor and the right to promote their product and give presentations at conferences and/or professional development training days.

Walker Lane may use these payments to pay for costs associated with such conferences, training or professional development days.

We have partnership agreements with the following companies:

Artesian Invest

BetaShares

Blackwattle

BT

Fortlake Asset Management

Netwealth

Pinnacle

Praemium

Vanguard

COMPLAINTS

If you have a complaint about any financial service provided to you by your Adviser, you should take the following steps:

1. Contact the Walker Lane to discuss your complaint.

Phone	(02) 9135 2935
Email	info@walkerlane.com.au
Mail	Walker Lane Pty Limited PO Box R1226 Royal Exchange NSW 1225

2. We will acknowledge receipt of a complaint within 1 business day. Where this is not possible, acknowledgement will be made as soon as practicable.
3. We will then investigate the complaint and respond to you within 30 days. Some complex matters may require an extension to thoroughly investigate the complaint and bring it to resolution. If additional time is required, we will advise you in writing.
4. If you are not fully satisfied with our response, you have the right to lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Phone	1800 931 678 (free call)
Online	www.afca.org.au
Email	info@afca.org.au
Mail	GPO Box 3 Melbourne VIC 3001

Compensation Arrangements

We have professional indemnity insurance in place that complies with the Corporations Act 2001.

Our insurance covers claims made against former representatives for their conduct while they were authorised by us.

PRIVACY

Your Adviser is required to maintain documentation and records of any financial advice given to you, including information that personally identifies you and/or contains information about you.

These records are required to be retained for at least seven (7) years. If you want to access your personal information at any time, please let us know.

You have the right to not provide personal information to your Adviser. However, in this case, your Adviser will warn you about the possible consequences and how this may impact on the quality of the advice provided. Additionally, your Adviser may not be able to provide you with the advice you require.

Throughout the advice process, your personal information may be disclosed to other services providers. These may include:

- Financial product providers
- Financial planning software providers
- Administration and paraplanning service providers
- IT service providers
- Other specialists we refer you to (such as legal, mortgage broking) which will be agreed with your prior, express permission

We may engage third party service providers to assist in the provision of products or services. Some services may require disclosure of personal information to service providers outside Australia including the Philippines, India, Serbia and Sri Lanka. The purpose of such disclosure is to facilitate the provision of financial services including the preparation of financial advice documents.

Walker Lane respects your privacy and is committed to protecting and maintaining the security of the personal and financial information you provide us. For detailed information on how we handle your personal information, please refer to our Privacy Policy on our website: www.walkerlane.com.au.

FENTON FINANCIAL

ADVISER PROFILE

Fenton Group Australia Pty Ltd ATF ADF Family Trust, trading as Fenton Financial

ABN 34 216 720 700

ASIC Corporate Authorised Representative No. 373895

Adviser Name	**Andrew Fenton**
Qualifications	• Master of Applied Finance • Graduate Diploma of Financial Planning • Diploma of Finance & Mortgage Broking Management • Diploma of Financial Markets • Cavendish & ICFS Specialist SMSF Certificate
Adviser Identification Number (ASIC)	000438624
Memberships	Financial Advice Association Australia (FAAA)
Bio	Andrew Fenton, also known an Andy has over a decade of post graduate study and 15+ years' experience in financial markets domestic and abroad. Andy has worked with and consulted to some of the largest global investment institutions and a number of Australia's leading investment companies including RBS, NAB, Macquarie Bank, Prime Value, Bank of New York and many more. Andy has drawn from a range of music, finance, and public speaking talents to build a rich, multifaceted professional career. Andy works in partnership with his clients to ensure their success, providing total dedication and focus to clients' objectives. Andy has comprehensive experience in the development of successful wealth building and retirement strategies designed to meet the clients' overall objectives. Andy is also an accomplished musician, stage performer and kitesurfing enthusiast.
Services and Products which can be advised on	Andrew Fenton is licensed to provide financial product advice on the following services: • Wealth creation strategies • Life insurance advice • Superannuation strategies • Debt reduction strategies • Cash flow management • Retirement planning • Estate planning strategies • Tax (financial) advice Andrew Fenton can advise in the following products: • Basic deposit products • Debentures, stocks and bonds • Life insurance (personal and business) • Managed investments • Investor Directed Portfolio Services (IDPS) • Retirement Savings Accounts (RSA) • Securities • Superannuation • Self-managed superannuation funds

Benefits, interests and associations

The financial planning business and I have arrangements with the following parties that may be capable or reasonably seen to be capable of influencing my advice. Arrangements may include payments or benefits and/or where another party may benefit financially should you utilise certain services or products.

Where applicable the specifics of any benefits or payments made or received will be disclosed to you in writing and agreed at the time of providing advice.

Related Parties
TEP Mentors Pty Ltd, Positive Real Estate
Referral Parties
Positive Real Estate
Shareholdings
Fenton Group Australia Pty Ltd, TEP Mentors Pty Ltd
Product Arrangements
NIL

Referrals to your Adviser and others

Your Adviser may provide you with a referral to other professionals. This may include, but is not limited to, accountants, mortgage brokers and legal practitioners. You may also have been referred to us by another professional. We will not receive any referral payments for referrals we make. We may give a payment for referrals to us. If this is the case, we will inform you of this payment prior to the referring party being entitled to the payment.

We pay marketing fees for our private clients up to 10% to Business Mastery Pty Ltd, and up to 50% for Personal Finance Blueprint online clients.

Privacy Statement

In addition to the information provided in the Walker Lane FSG on how we collect, hold, use and disclose your personal information, and how we manage this information, further details around privacy are available at www.fentonfinancial.com.au

What is my Remuneration & Fee Structure?

I am remunerated by:

- Salary & Dividends

The cost of providing a financial product or service to you will depend on the nature and complexity of the advice, financial product and/or service provided. Generally, whenever your Adviser provides a recommendation for a financial product or service, your Adviser may be remunerated through either:

- An initial fee for service; or
- An ongoing fee for service; or
- An implementation fee; or
- Insurance commissions; or
- A combination of any of the above.

Details of the ranges and amounts of remuneration are set out below. Amounts are inclusive of GST.

Type of Remuneration	Initial	Ongoing
Hourly Rate	$550.00	$550.00
Asset Based Fees*	0% to 1.10%	0% to 1.10%
Insurance Commission^	0% to 66%%	0% to 35%

*based on a % of funds invested
^ Applicable from 1 January 2020 to new policies.
If the policy was issued before 1 January 2020 commission of up to 130% will apply to additional cover.

Prior to preparing any advice or providing financial services to you, we will discuss and agree upon all fees that will apply.

All fees or commissions are initially paid to Walker Lane before being distributed in part to Fenton Financial.

Contact

Fenton Financial

401 Mornington-Tyabb Road
Moorooduc VIC 3933

PO Box 1165
Mornington VIC 3931

P: (03) 5978 8001
E: andy@fentonfinancial.com.au

FENTON FINANCIAL

ADVISER PROFILE

Fenton Group Australia Pty Ltd ATF ADF Family Trust, trading as Fenton Financial

ABN 34 216 720 700

ASIC Corporate Authorised Representative No. 373895

Adviser Name	**Alexander Nakonechnyy**
Qualifications	• Bachelor of Finance • Diploma of Financial Planning • Certified Financial Planner • Self-Managed Superannuation Funds • Tier 1 Margin Lending – General Advice
Adviser Identification Number (ASIC)	001243030
Memberships	Financial Advice Association Australia (FAAA)
Bio	Alex has been a part of the finance world for over 15 years and has built extensive experience in all facets of financial planning, investment strategy, investment markets, and superannuation/SMSF. Alex adds value to your everyday journey through carefully crafted holistic strategic planning and delivering the strategy in a way that makes sense and is easy to understand.
Services and Products which can be advised on	Alexander Nakonechnyy is licensed to provide financial product advice on the following services: • Wealth creation strategies • Life insurance advice • Superannuation strategies • Debt reduction strategies • Cash flow management • Retirement planning • Aged care strategies • Estate planning strategies • Tax (financial) advice • Gearing and margin lending strategies Alexander Nakonechnyy can advise in the following products: • Basic deposit products • Debentures, stocks and bonds • Life insurance (personal and business) • Managed investments • Investor Directed Portfolio Services (IDPS) • Retirement Savings Accounts (RSA) • Securities • Superannuation • Self-managed superannuation funds • Margin Lending

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TEP Mentors Pty Ltd, Positive Real Estate
Referral Parties
Positive Real Estate
Shareholdings
Fenton Group Australia Pty Ltd, TEP Mentors Pty Ltd
Product Arrangements
NIL

Privacy Statement

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What is my Remuneration & Fee Structure?

I am remunerated by:

- Salary & bonus

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401 Mornington-Tyabb Road
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Mornington VIC 3931

P: (03) 5978 8001
E: alex@fentonfinancial.com.au

FENTON FINANCIAL

ADVISER PROFILE

Fenton Group Australia Pty Ltd ATF ADF Family Trust, trading as Fenton Financial ABN 34 216 720 700
ASIC Corporate Authorised Representative No. 373895

Adviser Name	**Cameron Mays**
Qualifications	• Master of Financial Planning • Graduate Diploma of Financial Planning • Advanced Diploma of Financial Planning • Diploma of Financial Planning
Adviser Identification Number (ASIC)	001269815
Bio	Cameron has been a part of the financial world for 8 years and has built extensive experience in all facets of financial planning, investment strategy, retirement planning, and superannuation/SMSF. He has close to 20 years in customer/client facing roles which have equipped him with excellent communication skills. Cameron works with his clients to understand their needs and adds value through holistic strategic planning and delivering the strategy in a way that makes sense, is easy to understand and achieves each client's personal financial goals.
Services and Products which can be advised on	Cameron Mays is licensed to provide financial product advice on the following services: • Wealth creation strategies • Life insurance advice • Superannuation strategies • Debt reduction strategies • Cash flow management • Retirement planning • Aged care strategies • Estate planning strategies • Tax (financial) advice • Gearing and margin lending strategies Cameron Mays can advise in the following products: • Basic deposit products • Debentures, stocks and bonds • Life insurance (personal and business) • Managed investments • Investor Directed Portfolio Services (IDPS) • Retirement Savings Accounts (RSA) • Securities • Superannuation • Self-managed superannuation funds • Margin Lending

Benefits, interests and associations

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Related Parties
TEP Mentors Pty Ltd, Positive Real Estate
Referral Parties
Positive Real Estate
Shareholdings
Fenton Group Australia Pty Ltd, TEP Mentors Pty Ltd
Product Arrangements
NIL

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What is my Remuneration & Fee Structure?

I am remunerated by:

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P: (03) 5978 8001
E: cameron@fentonfinancial.com.au

FENTON FINANCIAL

ADVISER PROFILE

Fenton Group Australia Pty Ltd ATF ADF Family Trust, trading as Fenton Financial ABN 34 216 720 700
ASIC Corporate Authorised Representative No. 373895

Adviser Name	**Brock Lawrence**
Qualifications	• Master of Financial Planning • Graduate Diploma of Financial Planning • Bachelor of Commerce (Major in Finance, Minor in Taxation)
Adviser Identification Number (ASIC)	001296694
Bio	With over five years of experience in the financial services industry, Brock Lawrence has worked across diverse client scenarios, including as an adviser with one of Australia's largest superannuation funds. He brings a robust academic foundation with a Bachelor of Commerce, a Graduate Diploma in Financial Planning, and a Master of Financial Planning. Brock is passionate about delivering tailored financial strategies that reflect each client's unique goals, values, and circumstances. His advice is holistic in considering the full spectrum of a client's financial life ensuring to support better long-term outcomes and confident decision-making. Known for his practical, approachable style, Brock combines deep technical knowledge with a clear, structured process to help clients navigate everything from wealth creation to retirement planning and risk protection.
Services and Products which can be advised on	Brock Lawrence is licensed to provide financial product advice on the following services: • Wealth creation strategies • Life insurance advice • Superannuation strategies • Debt reduction strategies • Cash flow management • Retirement planning • Estate planning strategies • Tax (financial) advice • Gearing and margin lending strategies Brock Lawrence can advise in the following products: • Basic deposit products • Debentures, stocks and bonds • Life insurance (personal and business) • Managed investments • Investor Directed Portfolio Services (IDPS) • Retirement Savings Accounts (RSA) • Securities • Superannuation • Self-managed superannuation funds • Margin Lending

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Referral Parties
Positive Real Estate
Shareholdings
Fenton Group Australia Pty Ltd, TEP Mentors Pty Ltd
Product Arrangements
NIL

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FENTON FINANCIAL

ADVISER PROFILE

Fenton Group Australia Pty Ltd ATF ADF Family Trust, trading as Fenton Financial ABN 34 216 720 700
ASIC Corporate Authorised Representative No. 373895

Adviser Name	**Marina Michael**
Qualifications	• Bachelor of Commerce • Advanced Diploma of Financial Planning • Qualified Tax Relevant Provider
Adviser Identification Number (ASIC)	001273297
Bio	With over 20 years of experience in financial planning, Marina has worked across major financial institutions including leading banks, superannuation funds and insurers. Marina has managed and coached financial planners to achieve best-practice standards and deliver exceptional client outcomes. She has also held senior leadership roles focused on developing strategic priorities, driving operational excellence, and elevating the performance and professionalism of financial advice teams. Marina prides herself on being driven by a passion for building meaningful client relationships and helping individuals achieve their financial goals so they can live their best life. Her commitment is to ensure clients feel informed, supported and confident in the financial decisions that shape their futures.
Services and Products which can be advised on	Marina Michael is licensed to provide financial product advice on the following services: • Wealth creation strategies • Life insurance advice • Superannuation strategies • Debt reduction strategies • Cash flow management • Retirement planning • Estate planning strategies • Tax (financial) advice Marina Michael can advise in the following products: • Basic deposit products • Debentures, stocks and bonds • Life insurance (personal and business) • Managed investments • Investor Directed Portfolio Services (IDPS) • Retirement Savings Accounts (RSA) • Securities • Superannuation

Benefits, interests and associations

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- Salary & bonus

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